

This Page Is Inserted by IFW Operations
and is not a part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problem Mailbox.**

Conductorsm Network Access

Proprietary and Confidential

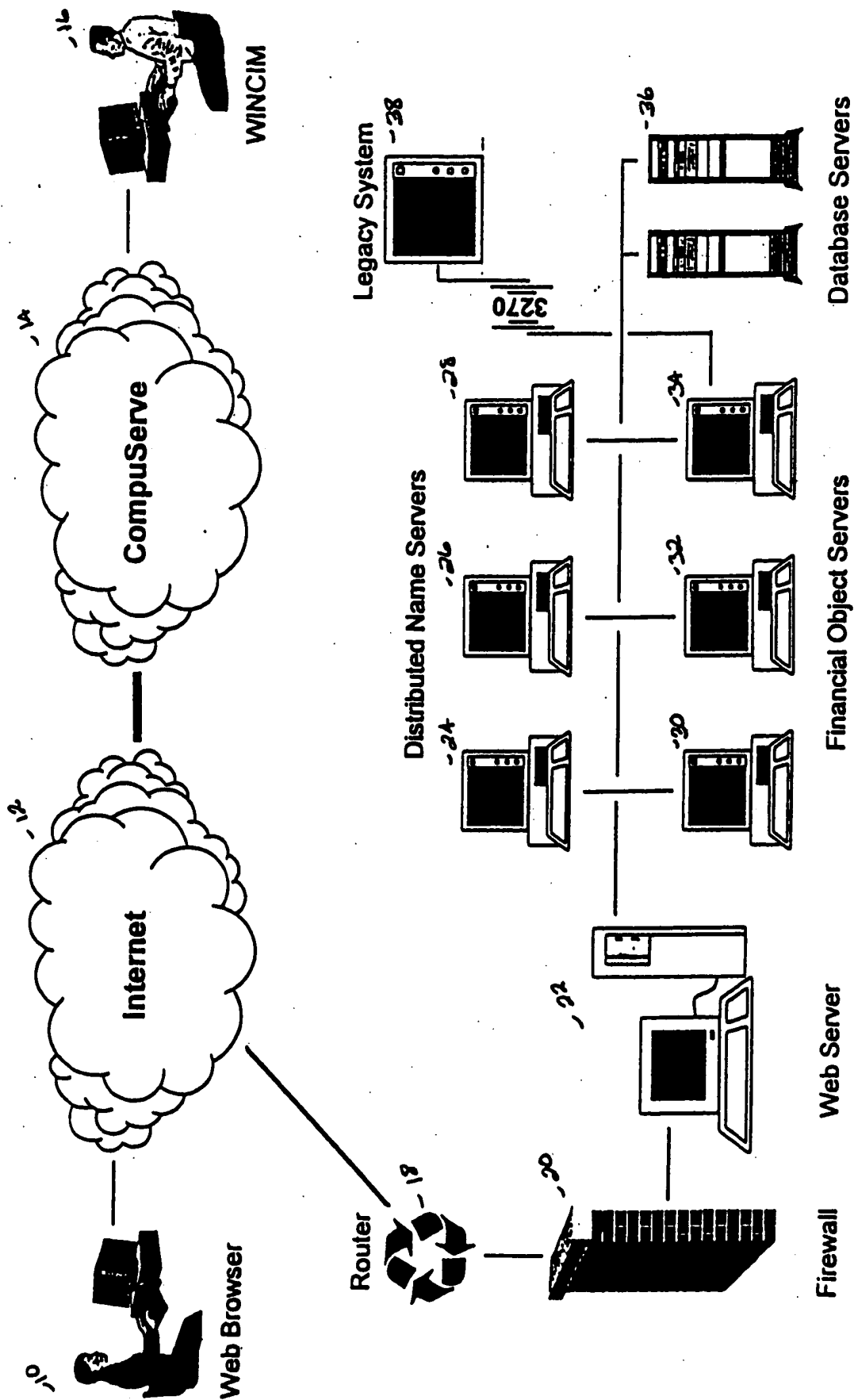


FIGURE 1

Conductorsm System Architecture

Proprietary and Confidential

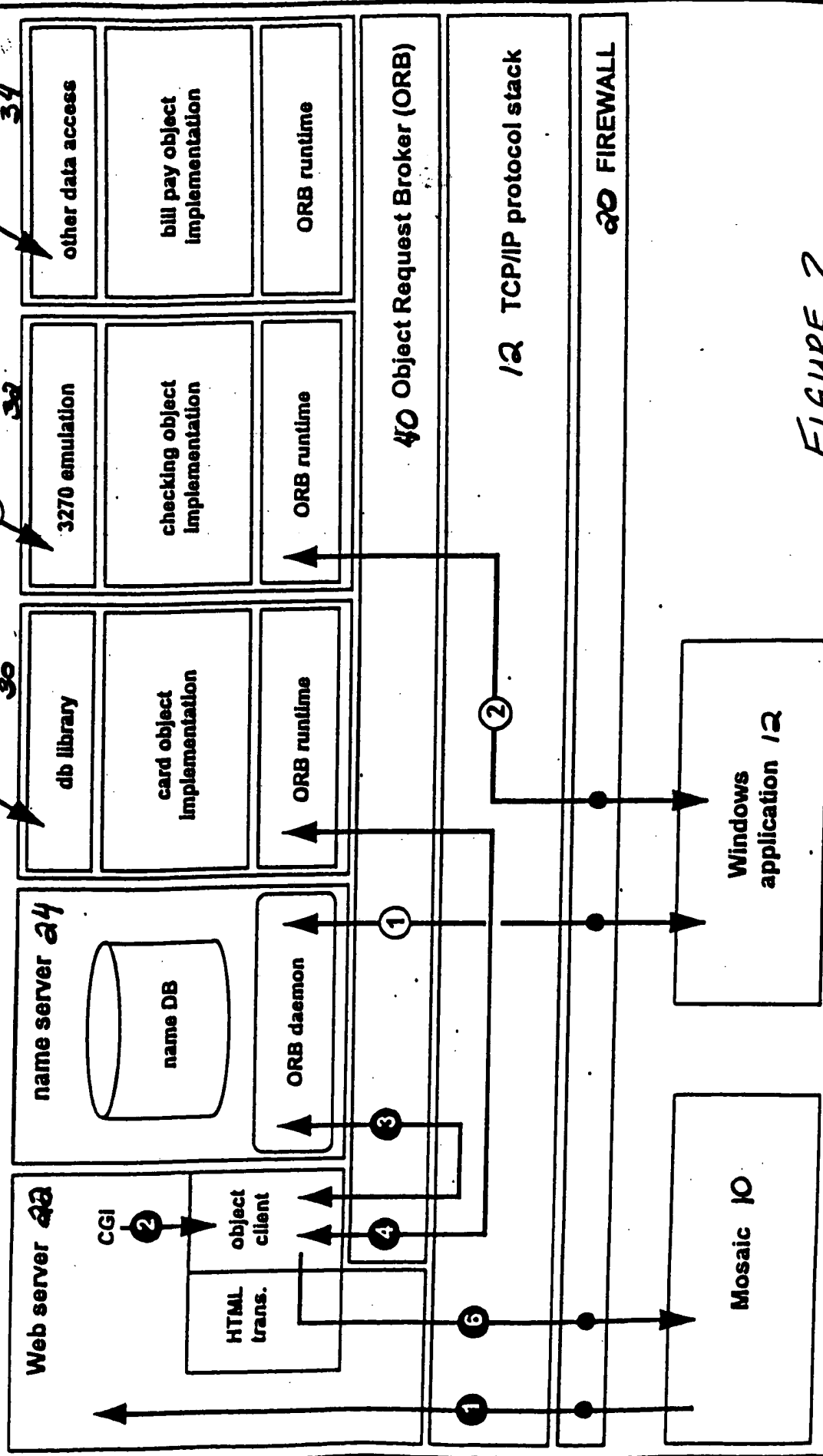


FIGURE 2

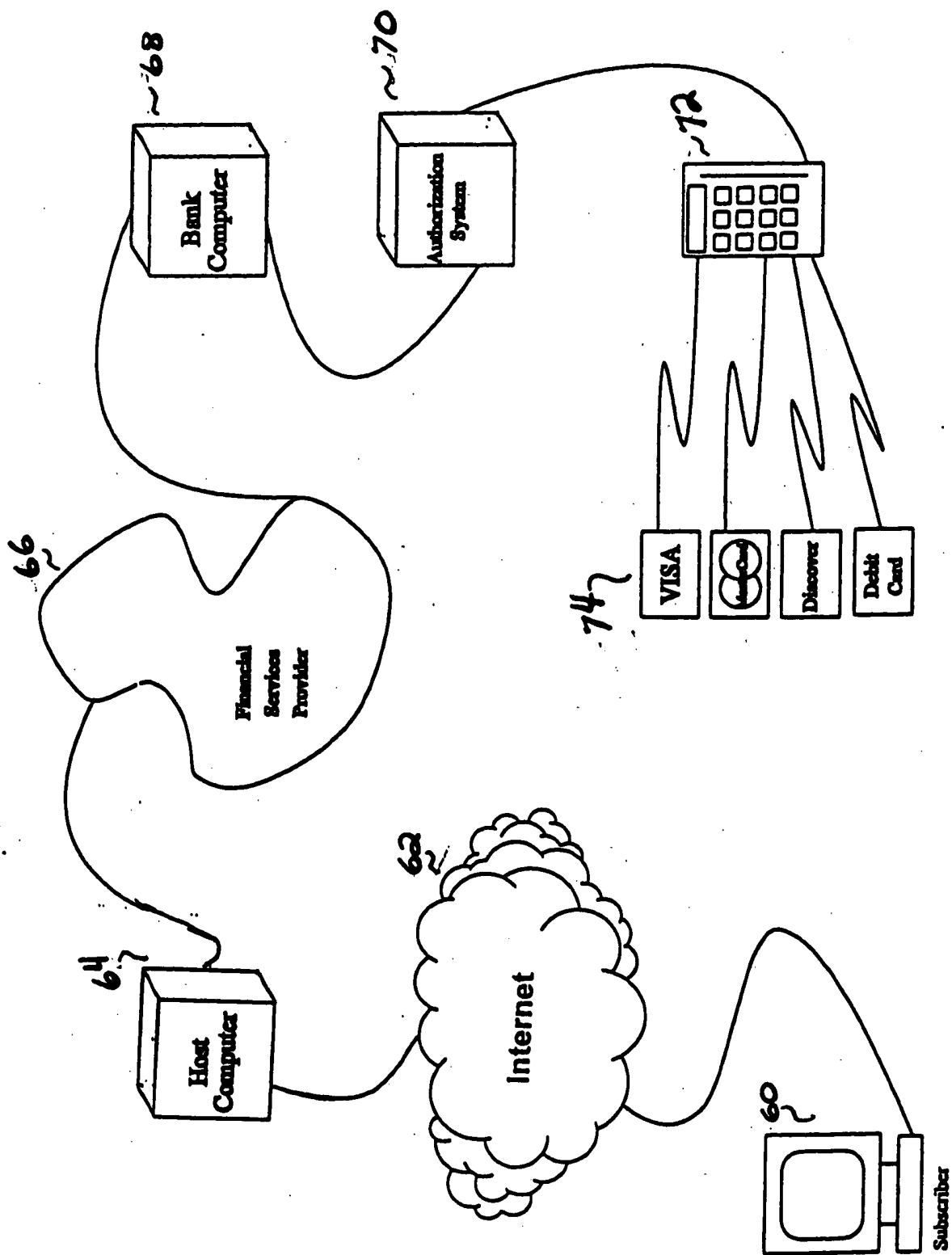


FIGURE 3

08 ~	Account Number	
28 ~	Merchant Number	
48 ~	Transaction Date	
98 ~	Capture Date	

...

28 ~	Transaction Amount	
06 ~	Standard Industry Code	
26 ~	Authorization Code	
46 ~	Checksum	

FIGURE 4

WinCIM - Gateway 2000 Edition

File Edit Services Mail Special Window Help



---> Last Month's Statement

CONDUCTOR Card Review

Electronic Statement

Name(s) : JOHN DOE, JANE DOE
 User ID : 73987,4321
 Account Number : 4638411001028765

Account Summary

Previous Balance	4,960.89
Purch./Other Charges	151.30
Cash Advances	0.00
Credits	0.00
Payments	100.00
Late Payment Charge	0.00
Finance Charge	0.00
New Balance	5,012.19

Credit Line	7,500.00
Closing Date	06/15/94
Payment Due Date	07/10/94
Amount Due	
New Balance or	5,012.19
Minimum Payment	0.00
	100.00

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-13	BARNES & NOBLE	5342	06-11	WEST PATTERS, NJ	1.90
06-13	BOB EVANS RESTAUR	5661	06-11	DUBLIN, OH	47.22
06-14	**PAYMENT RECEIVED,	THANK YOU**			100.00PY
06-14	FERRARAS	7349	06-07	MONTCLAIR, NJ	35.00
06-14	SUNOCO 0034235	5541	06-10	WESTFIELD, NJ	22.41
06-14	EMBASSY HOTEL	5734	06-12	NEWARK, NJ	19.95
06-15	GROVE PHARMACY	5912	06-12	MONTCLAIR, NJ	14.82

FIGURE 5

WinCIM - Gateway 2000 Edition

File Edit Services Mail Special Window Help



---->Current Month's Statement

CONDUCTOR Card Review

Account Summary

Name(s) : JOHN DOE, JANE DOE
 User ID : 73987,4321
 Account Number: 4638411001028765

Credit Line : 7,500.00
 Current Balance : 5,244.62
 Available Credit : 2,255.38

Last Statement:
 Balance : 5,012.19
 Closing Date : 06/15/94

Account Activity Since Last Statement

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-20	AT&T PHONE CENTER	5251	06-17	MONTCLAIR, NJ	158.36
06-22	AMERICAN AIR	5411	06-18	AIRFIELD, CT	53.23
06-22	CARLISLE HOTEL	5541	06-19	OMAHA, NE	20.84

FIGURE 6